Case 24-10522-JCM Doc 15 Filed 09/25/24 Entered 09/26/24 00:30:34 Desc Imaged Certificate of Notice Page 1 of 10

Fill in this info	ormation to identify	your case:						
Debtor 1	Carla First Name	Marie Middle Name	Plaisted			Check if this is		
	I list Name	Wildlie Hame	Last Name			plan, and list be sections of the		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			been changed		
United States Ba	inkruptcy Court for the W	estern District of F	Pennsylvania					
Case number (if known)	24-10522-JCM							
Western	District of Pe	ennsvlvan	ia					
	r 13 Plan D			4				
		_						
Part 1: Not	indicate that the	option is appro	opriate in your cire	e in some cases, but the p cumstances. Plans that d plan control unless otherwi	lo not d	comply with loca	al rule	
	In the following not	ice to creditors,	you must check eac	h box that applies.				
To Creditors:	YOUR RIGHTS MA	Y BE AFFECTI	ED BY THIS PLAN.	YOUR CLAIM MAY BE RE	DUCED	, MODIFIED, OR	ELIMI	INATED.
	You should read th attorney, you may			your attorney if you have one	in this I	bankruptcy case.	If you	ı do not have a
	ATTORNEY MUST THE CONFIRMAT PLAN WITHOUT F	T FILE AN OBJ ION HEARING, FURTHER NOTI	ECTION TO CONF UNLESS OTHERN CE IF NO OBJECT	YOUR CLAIM OR ANY PI IRMATION AT LEAST SEV WISE ORDERED BY THE (ION TO CONFIRMATION IS DOF OF CLAIM IN ORDER T	EN (7) I COURT. FILED.	DAYS BEFORE THE COURT I SEE BANKRUI	THE D MAY (PTCY	DATE SET FO CONFIRM THI RULE 3015. I
	includes each of	the following i		Debtor(s) must check one uded" box is unchecked on an.				
payment				: 3, which may result in a pa ate action will be require		Included	•	Not Included
	of a judicial lien or 4 (a separate action			oney security interest, set on limit)	out in	Included	•	Not Included
.3 Nonstanda	ard provisions, set o	ut in Part 9				Included	•	Not Included
Part 2: Pla	n Payments and L	ength of Plar	1					
Debtor(s) will	make regular paymo	ents to the trus	tee:					
Total amount of				0 months shall be paid to t	he trust	ee from future ea	rnings	as follows:
Payments	By Income Attachm	ent Directly b	y Debtor	By Automated Bank Trar	nsfer			
D#1	\$2,053.00	•	\$0.00	\$0.00				
	\$0.00		Φ0.00					
D#2	Ψ0.00		\$0.00	\$0.00				

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	Unpaid Filing Fees. The balance of \$ available funds.	shall be	fully paid by the Trustee to the C	lerk of the Bankruptcy	Court from the fir				
	Check one.								
	None. If "None" is checked, the rest of	Section 2.2 need not be co	empleted or reproduced.						
	The debtor(s) will make additional paramount, and date of each anticipated paramount.		rom other sources, as specified	below. Describe the	source, estimate				
2.3	The total amount to be paid into the pl plus any additional sources of plan fund		computed by the trustee based	on the total amount	of plan paymer				
Paı	t 3: Treatment of Secured Claims								
3.1	Maintenance of payments and cure of de	fault, if any, on Long-Ter	m Continuing Debts.						
	Check one.								
	None. If "None" is checked, the rest of	Section 3.1 need not be co	empleted or reproduced.						
	The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. If monthly payment changes exist, state the amounts and effective dates of the changes.								
	Name of creditor and redacted account number	Collateral	Current installment payment (including esc	Amount of arrearage (if any)	Effective date (MM/YYYY)				
	New American Funding								
	6486	Debtor's residence	\$913.43	8 \$0.00	09/2024				
	6486 Insert additional claims as needed.	Debtor's residence	\$913.43 	3	09/2024				
3.2					09/2024				
3.2	Insert additional claims as needed.				09/2024				
3.2	Insert additional claims as needed. Request for valuation of security, payme	nt of fully secured claims	and/or modification of unders		09/2024				
3.2	Insert additional claims as needed. Request for valuation of security, payme Check one.	nt of fully secured claims Section 3.2 need not be co	and/or modification of unders		09/2024				
3.2	Insert additional claims as needed. Request for valuation of security, payme Check one. None. If "None" is checked, the rest of	nt of fully secured claims Section 3.2 need not be co	and/or modification of unders	secured claims.	Monthly payment to creditor				
3.2	Insert additional claims as needed. Request for valuation of security, payme Check one. None. If "None" is checked, the rest of Fully paid at contract terms with no mod Name of creditor and redacted account	nt of fully secured claims Section 3.2 need not be co	and/or modification of undersompleted or reproduced. Amount of	secured claims.	Monthly payment to				
3.2	Insert additional claims as needed. Request for valuation of security, payme Check one. None. If "None" is checked, the rest of Fully paid at contract terms with no mod Name of creditor and redacted account	nt of fully secured claims Section 3.2 need not be co	and/or modification of undersompleted or reproduced. Amount of secured claim	lnterest rate	Monthly payment to creditor				
3.2	Insert additional claims as needed. Request for valuation of security, payme Check one. None. If "None" is checked, the rest of Fully paid at contract terms with no mod Name of creditor and redacted account number Fully paid at modified terms	nt of fully secured claims Section 3.2 need not be co	and/or modification of undersompleted or reproduced. Amount of secured claim	Interest rate 0% Interest rate	Monthly payment to creditor				
3.2	Insert additional claims as needed. Request for valuation of security, payme Check one. None. If "None" is checked, the rest of Fully paid at contract terms with no mod Name of creditor and redacted account number Fully paid at modified terms Name of creditor and redacted account	nt of fully secured claims Section 3.2 need not be co	and/or modification of undersompleted or reproduced. Amount of secured claim \$0.00	Interest rate 0% Interest rate	Month payme credite \$0				

PAWB Local Form 10 (11/21) Chapter 13 Plan Page 2 of 8

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For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed *Amount of secured claim*. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through a motion pursuant to Rule 3012).

3.3

3.4

3.5

number	Estimated amount of creditor's total claim (See Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor
	\$0.00		\$0.00	\$0.00	\$0.00	0%	\$0.00
nsert additional claims as	needed.						
Secured claims excluded	d from 11 U.S.C. § 506.						
Check one.							
None. If "None" is che	ecked, the rest of Sectio	n 3.3 need not l	be completed or	reproduced.			
The claims listed below	w were either:						
1) Incurred within 910 day se of the debtor(s), or	ys before the petition da	te and secured	by a purchase n	noney security in	terest in a mot	or vehicle a	acquired for persor
2) Incurred within one (1)	year of the petition date	and secured b	y a purchase mo	oney security inte	rest in any oth	er thing of	value.
hese claims will be paid in	n full under the plan with	interest at the	rate stated belov	v. These paymer	nts will be disb	ursed by th	e trustee.
Name of creditor and red	lacted Collateral			Amount of clain	n Interes		thly payment reditor
				\$0.00	09	6	\$0.00
nsert additional claims as	needed.						
Check one.					T f		
	checked, the rest of Sec ppplicable box in Part 1			d or reproduced	. The remain	nder of thi	s paragraph will
None. If "None" is c effective only if the a The judicial liens or not debtor(s) would have the avoidance of a judicial lien or sec of the judicial lien or second.		of this plan is nase-money sec U.S.C. § 522(b) rest securing a ided will be trea not avoided will	curity interests so the debtor(s) claim listed beloated as an unsectible paid in full as	ecuring the claim will request, by w to the extent the cured claim in Pa s a secured clain	is listed below filing a separ nat it impairs s rt 5 to the extent of under the pl	impair exe ate motion uch exemp ent allowed an. See 1	emptions to which n, that the court or tions. The amoun . The amount, if a
None. If "None" is confective only if the analysis and the avoidance of a judy any judicial lien or second the jud	applicable box in Part 1 onpossessory, nonpurch been entitled under 11 licial lien or security inte curity interest that is avo security interest that is n 8(d). If more than one lie	of this plan is nase-money sec U.S.C. § 522(b) rest securing a ided will be trea not avoided will	curity interests so the debtor(s) claim listed beloated as an unsectible paid in full as	ecuring the claim will request, by w to the extent the cured claim in Pa s a secured clain	is listed below filling a separ nat it impairs s rt 5 to the exten n under the plantically rately for each	impair exerted impair exerted impair exemple of allowed an. See 1 lien.	emptions to which n, that the court on tions. The amoun . The amount, if a
None. If "None" is confective only if the another the avoidance of a judicial lien or second the judicial lien or	applicable box in Part 1 onpossessory, nonpurch been entitled under 11 licial lien or security inte curity interest that is avo security interest that is n 8(d). If more than one lie	of this plan is nase-money sec U.S.C. § 522(b) rest securing a ided will be trea not avoided will	curity interests so the debtor(s) claim listed beloated as an unsectible paid in full as	ecuring the claim will request, by w to the extent th ured claim in Pa s a secured clain nformation separ	is listed below filing a separ hat it impairs s rt 5 to the extenunder the plately for each ipal Intervate	impair exerted impair exerted impair exemple of allowed an. See 1 lien.	emptions to which n, that the court or tions. The amount. The amount, if a l U.S.C. § 522(f) a
None. If "None" is confective only if the another the another the avoidance of a judical lien or second the judicial lien or second the judici	applicable box in Part 1 conpossessory, nonpurch been entitled under 11 licial lien or security inte curity interest that is avo security interest that is in state and contact the contact of the contac	of this plan is nase-money sec U.S.C. § 522(b) rest securing a ided will be trea not avoided will	curity interests so the debtor(s) claim listed beloated as an unsectible paid in full as	ecuring the claim will request, by w to the extent th ured claim in Pa s a secured claim information separ Modified princi balance*	is listed below filing a separ hat it impairs s rt 5 to the extenunder the plately for each ipal Intervate	impair exe rate motion uch exemp ent allowed an. See 1 lien.	emptions to which n, that the court or tions. The amount. The amount, if a 1 U.S.C. § 522(f) a conthly payment pro rata
None. If "None" is confective only if the analysis of the analysis of the analysis of the analysis of the production of	applicable box in Part 1 conpossessory, nonpurch been entitled under 11 licial lien or security inte curity interest that is avo security interest that is no licit of the control of the curity acted Collateral conceded.	nase-money sed U.S.C. § 522(b) rest securing a ided will be trea not avoided will en is to be avoid	curity interests s The debtor(s) Claim listed belo ated as an unsec be paid in full as led, provide the i	ecuring the claim will request, by w to the extent th ured claim in Pa s a secured claim information separ Modified princi balance*	is listed below filing a separ hat it impairs s rt 5 to the extenunder the plately for each ipal Intervate	impair exe rate motion uch exemp ent allowed an. See 1 lien.	emptions to which n, that the court or tions. The amount. The amount, if a 1 U.S.C. § 522(f) a conthly payment pro rata
None. If "None" is confective only if the arm debtor(s) would have the avoidance of a judicial lien or second the judicial lien are second to second the judicial	applicable box in Part 1 conpossessory, nonpurch been entitled under 11 licial lien or security inte curity interest that is avo security interest that is no licit of the control of the curity acted Collateral conceded.	nase-money sed U.S.C. § 522(b) rest securing a ided will be trea not avoided will en is to be avoid	curity interests s The debtor(s) Claim listed belo ated as an unsec be paid in full as led, provide the i	ecuring the claim will request, by w to the extent th ured claim in Pa s a secured claim information separ Modified princi balance*	is listed below filing a separ hat it impairs s rt 5 to the extenunder the plately for each ipal Intervate	impair exe rate motion uch exemp ent allowed an. See 1 lien.	emptions to which n, that the court or tions. The amount. The amount, if a 1 U.S.C. § 522(f) a conthly payment pro rata
None. If "None" is confective only if the analysis of the avoidance of a judicial lien or second the judicial lien	applicable box in Part 1 conpossessory, nonpurch been entitled under 11 licial lien or security inte curity interest that is avo security interest that is no licit of the control of the curity acted Collateral conceded.	nase-money sed U.S.C. § 522(b) rest securing a ided will be trea not avoided will en is to be avoid	curity interests s The debtor(s) Claim listed belo ated as an unsec be paid in full as led, provide the i	ecuring the claim will request, by w to the extent th ured claim in Pa s a secured claim information separ Modified princi balance*	is listed below filing a separ hat it impairs s rt 5 to the extenunder the plately for each ipal Intervate	impair exe rate motion uch exemp ent allowed an. See 1 lien.	emptions to which n, that the court or tions. The amount. The amount, if a 1 U.S.C. § 522(f) a conthly payment pro rata

1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5.

Name of creditor and redacted account number

Collateral

💢 final confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. §

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	PennyMac 6260		800 McKinley Avenue, Butler, PA					
	BJC Ventures LLC dba ServP	ro		800 McKinley Avenue, Butler, PA				
	Insert additional claims as needed.							
3.6	Secured tax claims.							
	Name of taxing authority Total	amount of claim	Type of tax		nterest ate*	Identifying number(s) if collateral is real estate	Tax periods	
		\$0.00			0%			
	Insert additional claims as needed.							
	* The secured tax claims of the Internat the statutory rate in effect as of the			ealth of Penn	sylvania, and	any other tax claimants shal	bear interest	
Par	t 4: Treatment of Fees and P	Priority Claims						
4.1	General.							
	Trustee's fees and all allowed priority without postpetition interest.	claims, including	Domestic Sup	port Obligation	ons other than	n those treated in Section 4.	5, will be paid in full	
4.2	Trustee's fees.							
	Trustee's fees are governed by statut and publish the prevailing rates on the the trustee to monitor any change in the	court's website fo	r the prior five	years. It is i	ncumbent upo	on the debtor(s)' attorney or o		
4.3	Attorney's fees.							
	Attorney's fees are payable to Dai R payment to reimburse costs advance to be paid at the rate of \$0 approved by the court to date, bas compensation above the no-look fee additional amount will be paid throug amounts required to be paid under this	d and/or a no-look _ per month. Included sed on a combina . An additional \$ _ gh the plan, and th	costs deposit; ding any retair tion of the no w is plan contair	already paid ner paid, a to o-look fee a ill be sought ns sufficient	d by or on beltal of \$nd costs depthrough a feetfunding to pa	in fees and costs reim sosit and previously approve application to be filed and	nt of \$0 is bursement has been ed application(s) for approved before any	
	Check here if a no-look fee in the debtor(s) through participation in compensation requested, above).	the bankruptcy cou						
4.4	Priority claims not treated elsewhere	re in Part 4.						
	None. If "None" is checked, the	rest of Section 4.4	need not be co	ompleted or r	reproduced.			
	Name of creditor and redacted acc number	count Total amou claim	ra	nterest ate 0% if blank)	Statute pro	oviding priority status		
		\$0	.00	0%				
	Insert additional claims as needed.							
4.5	Priority Domestic Support Obligation Check one.	ons not assigned	or owed to a	government	al unit.			
	None. If "None" is checked, the re	est of Section 4.5 n	eed not be co	mpleted or re	produced.			

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If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders.

Check here if this payment is for prepetition arrearages only.

Name of creditor (specify the actual payee, e.g. PA Description Claim Monthly payment

or pro rata

\$0.00

\$0.00

Insert additional claims as needed.

4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

SCDU)

None. If "None" is checked, the rest of Section 4.6 need not be completed or reproduced.

The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4).

Name of creditor

Amount of claim to be paid

\$0.00

Insert additional claims as needed.

4.7 Priority unsecured tax claims paid in full.

Check one.

None. If "None" is checked, the rest of Section 4.7 need not be completed or reproduced.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate (0% if blank)	Tax periods
	\$0.00		0%	

Insert additional claims as needed.

4.8 Postpetition utility monthly payments.

The provisions of this Section 4.8 are available only if the utility provider has agreed to this treatment. The charges for post petition utility service are allowed as an administrative claim. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan unless amended. Should the utility obtain an order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. Any unpaid post petition utility claims will survive discharge and the utility may require additional funds from the debtor(s) after discharge.

Name of creditor and redacted account number	Monthly payment	Postpetition account number
	\$0.00	

Insert additional claims as needed.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

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Debtor(s) *ESTIMATE*(S) that a total of \$59,569.36 will be available for distribution to nonpriority unsecured creditors.

Debtor(s) ACKNOWLEDGE(S) that a MINIMUM of \$90,141.75 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. \$1325(a)(4).

	Maintenance of payments and cure of any default on nonpriority unsecured claims.									
	Check one.									
	None. If "None" is checked, the rest of Se	ction 5.2 need not be compl	eted or reprod	uced.						
	The debtor(s) will maintain the contractual which the last payment is due after the fin amount will be paid in full as specified below	nal plan payment. These p	ayments will b							
	Name of creditor and redacted account num	nber Current installment payment		f arrearage I on the claim	Estimated total payments by trustee	t: c	Payment peginning date (MM/			
		\$0.00		\$0.00	\$0.00					
	Insert additional claims as needed.									
5.3	Other separately classified nonpriority unse	ecured claims.								
	Check one.									
	None. If "None" is checked, the rest of Se	ction 5.3 need not be compl	eted or reprod	uced.						
	The allowed nonpriority unsecured claims	listed below are separately	classified and v	will be treated a	s follows:					
		Basis for separate classific reatment		Amount of arr to be paid	earage Interest rate	Estimate paymen by trust	ts			
				\$0.00	0%		\$0.00			
						'				
	Insert additional claims as needed.									
Dar		sired League								
Par	Insert additional claims as needed. t 6: Executory Contracts and Unexp	pired Leases								
	t 6: Executory Contracts and Unexp		ned and will b	e treated as sp	pecified. All other	· executor	ry contracts			
	The executory contracts and unexpired lease and unexpired leases are rejected.		ned and will b	e treated as sp	pecified. All other	executor	ry contracts			
	t 6: Executory Contracts and Unexp	ses listed below are assun			pecified. All other	executor	ry contracts			
	The executory contracts and unexpired leas and unexpired leases are rejected. Check one.	ses listed below are assun	eted or reprod	uced.						
	The executory contracts and unexpired lease and unexpired leases are rejected. Check one. None. If "None" is checked, the rest of Se trustee.	ses listed below are assumentation 6.1 need not be complete ayments will be disburse fleased property or Curntract inst	eted or reprod	uced.	e payments will l Estimated	be disbu total I by I				
	The executory contracts and unexpired leas and unexpired leases are rejected. Check one. None. If "None" is checked, the rest of Se trustee. Assumed items. Current installment putrustee. Name of creditor and Description of	ses listed below are assumentation 6.1 need not be complete ayments will be disburse fleased property or Curntract inst	eted or reprod d by the trus rent allment	uced. tee. Arrearag Amount of arrearage to	e payments will I Estimated be payments trustee	be disburtotal I	rsed by the Payment beginning date (MM/			

Part 7:

Vesting of Property of the Estate

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7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments. Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions.

None. If "None" is checked, the rest of part 9 need not be completed or reproduced.

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Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

Part 10:	Signatures	

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X /s/ Carla Marie Plaisted	X	
Signature of Debtor 1	Signature of Debtor 2	
Executed on 09/17/24	Executed on	
MM/DD/YYYY	MM/DD/YYYY	
X /s/ Dai Rosenblum	Date 09/17/24	
Signature of debtor(s)' attorney	MM/DD/YYYY	

PAWB Local Form 10 (11/21) Chapter 13 Plan Page 8 of 8

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-10522-JCM
Carla Marie Plaisted Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-1 User: auto Page 1 of 2
Date Rcvd: Sep 23, 2024 Form ID: pdf900 Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2024:

Recip ID		Recipient Name and Address
db	+	Carla Marie Plaisted, 11470 East Third Street, Conneaut Lake, PA 16316-3914
16432096	+	ADS/Comenity/DNT First, P.O. Box 182120, Columbus, OH 43218-2120
16432099	+	BJC Ventures LLC dba ServPro, c/o Dodson Chase, 5500 Corporate Drive, Suite 240, Pittsburgh, PA 15237-5090
16432101		Butler Hospital Care Collection Serv Cen, P.O. Box 560, New Kensington, PA 15068-0560
16432102	+	Butler Imaging and Interventional Assoc., 1 Hospital Way, Butler, PA 16001-4670
16432103	+	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
16432106	+	Independence Health Sys/Butler Memorial, 1 Hospital Way, Butler, PA 16001-4670
16432109	+	New American Funding, P.O. Box 650076, Dallas, TX 75265-0076
16432119	+	Vogel Disposal Services Inc., P.O. Box 857, Mars, PA 16046-0857
16432121		Wells Fargo Financial National Bank, CSCL Dispute TM-MAC N8235-04M, Des Moines, IA 50306

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID 16432097	_	Notice Type: Email Address Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Date/Time	Recipient Name and Address
10432077		Email Toxi. Bire ALEIMNEE QUANTONISONOOL.COM	Sep 23 2024 23:52:00	ADS/Comenity/Ulta, P.O. Box 182120, Columbus, OH 43218-2120
16432098	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	1 Sep 23 2024 23:52:00	ADS/Comenity/Victoria Secret, P.O. Box 182789, Columbus, OH 43218-2789
16432100	+	Email/Text: vferderber@basapa.org	Sep 23 2024 23:51:00	Butler Area Sewer Authority, 100 Litman Road, Butler, PA 16001-3294
16432104		Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 24 2024 00:19:06	Capitol One Platinum, P.O. Box 71087, Charlotte, NC 28272-1087
16432105	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 23 2024 23:55:49	Home Depot Credit Services, P.O. Box 70600, Philadelphia, PA 19176-0600
16432107	+	Email/Text: PBNCNotifications@peritusservices.com	Sep 23 2024 23:51:00	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
16432108	+	Email/Text: bankruptcy@marinerfinance.com	Sep 23 2024 23:51:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
16432110		Email/Text: csc.bankruptcy@amwater.com	Sep 23 2024 23:52:00	PA American Water Company, P.O. Box 371412, Pittsburgh, PA 15250-7412
16432111		Email/Text: bankruptcies@penncredit.com	Sep 23 2024 23:51:00	Penn Credit Corp., 2800 Commerce Drive, Harrisburg, PA 17110
16432112		Email/PDF: ebnotices@pnmac.com	Sep 23 2024 23:55:47	PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
16432113	۸	MEBN	Sep 23 2024 23:41:08	Revco Solutions, Inc., P.O. Box 163279, Columbus, OH 43216-3279
16432114	+	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 23 2024 23:55:16	SYNCB/JC Penny's, 4125 Windward Plaza, Alpharetta, GA 30005-8738

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District/off: 0315-1 User: auto Page 2 of 2

Date Rcvd: Sep 23, 2024 Form ID: pdf900 Total Noticed: 29

16432115	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 24 2024 00:08:45	SYNCB/Levin Furniture, P.O. Box 965036,
16432116	+ Email/Text: GenesisFS@ebn.phinsolutions.com		Orlando, FL 32896-5036
	·	Sep 23 2024 23:52:00	TBOM Retail, P.O. Box 4499, Beaverton, OR 97076-4499
16432117	Email/Text: wfmelectronicbankruptcynotifications@veriz	zonwireless.com	
	1 7	Sep 23 2024 23:51:00	Verizon, P.O. Box 489, Newark, NJ 07101-0489
16432118	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.C	COM	
	•	Sep 23 2024 23:52:00	Victoria's Secret/Comenity Bank, 3100 Easton Square Place, Columbus, OH 43219-6289
16432123	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Sep 23 2024 23:55:28	WF/Nation, P.O. Box 393, Minneapolis, MN 55480-0393
16432120	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Sep 24 2024 00:08:23	Wells Fargo Financial National Bank, 420 Montgomery Street, San Francisco, CA 94104-1298
16432122	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 23 2024 23:52:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip IDBypass ReasonName and AddresscrNew American Funding, LLC, FEIN, SUCH, KAHN & SHEPARD, P.C.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2024 at the address(es) listed below:

Name Email Address

Dai Rosenblum

on behalf of Debtor Carla Marie Plaisted dai@dairosenblumbankruptcy.com

Dai@dairosenblumbankruptcy.com; Michael@dairosenblumbankruptcy.com; jody@dairosenblumbankruptcy.com; jody@dairosenblumbankruptcy.c

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Tammy Benoza

on behalf of Creditor New American Funding LLC bankruptcy@fskslaw.com

TOTAL: 4